

## LOCAL CLEARINGS TOTAL \$251,699,807 FOR MONTH

Next to Largest Sum for Single Month in History of Richmond Association.

### FEDERAL RESERVE STATEMENT

Gold Reserve Fund Reaches \$90,927,000—Condition Prosperous. Combined Statement of All Banks in Federal Reserve System.

Next to the largest month's clearings in the history of the Richmond Clearings Association was attained for November, when the clearings amounted to \$251,699,807. The clearings for the corresponding month in 1917 amounted to \$174,592,126. The largest month's clearings in the history of the association was in October of this year, for which month they exceeded November's clearing by a small margin.

On account of Thanksgiving holiday the week's clearings slumped from \$61,088,848 to \$52,690,000. The clearing for the corresponding week in 1917 were \$34,152,187, a decline from the previous week for the reason, doubtless, from \$42,473,369. The clearings for the past week were well above normal; the maximum ever attained was \$64,599,335, which was about 100,000 before the other excess of \$64,000,000.

The weekly statement of the Federal Reserve Bank of Richmond indicated a normal condition. The gold reserve fund was \$90,927,000; the total amount of bills discounted and bought for the week ending Friday was \$48,947,000. The gold reserve fund was, however, slightly more than \$10,000,000 more than for the previous week, and about \$9,000,000 less than the maximum—which was reached about one month ago. Last week was the fourth time this fund has topped the \$90,000,000 mark. The amount of \$48,947,000 for purchased bills is far short of the maximum of \$78,825,000, which was attained week before last, and \$71,267,000 for the prior week. Last it was once as low as \$32,000,000. All told, the condition is remarkably prosperous.

**Resources.**  
Gold coin and certificates in vault \$2,337,000  
Gold settlement fund \$21,755,000  
Gold with foreign agencies 204,000  
Gold with Federal Reserve 69,833,000  
Gold redemption fund 5,798,000

Total gold reserve \$90,927,000  
Legal tender notes, silver certificates and subsidiary coin 648,000  
Total reserve \$91,575,000  
Bills discounted and bought \$48,947,000  
Bill of lading drafts and government bonds and certificates 4,518,000

Total earning assets \$189,454,000  
Uncollected items \$58,908,000  
National bank notes \$2,110,000  
Due from special depositaries—war loan deposit accounts 36,236,000  
All other resources 2,901,000

Total resources \$279,609,000  
Capital paid in \$4,044,000  
U. S. Treasurer—general account 4,520,000  
U. S. Treasurer—special deposits in special depositaries 36,236,000  
Due to member banks—reserve accounts 53,665,000  
Collection items 40,753,000  
Federal reserve notes in actual circulation 134,468,000  
All other liabilities 5,923,000

Total liabilities \$279,609,000  
Issued \$145,073,000  
On hand 134,536,000  
Outstanding \$134,536,000  
Total amount of bills discounted

## The Xmas Gift Store

DIRECT FROM MAKER TO WEARER  
**GLOBE**  
CLOTHING CO.  
613-17 E BROAD ST.

It's patriotic to stop wasting money on useless things—turn those dollars into useful things.

## Give Things to WEAR

For men we suggest Overcoats, Suits, Shirts, neckwear, Shaving Sets, Toilet Sets, Travel Goods, Hosiery, Gloves, Shoes.



### FOR THE BOY—

We offer the best, snappiest Suits and Overcoats in town at \$5 to \$20. Garments with the careful tailoring that makes them wear.

The Big Boys' Store, on our second floor, with

Sweaters Shirts  
Hats Stockings  
Caps Underwear

counted and bought for the week ending November 29, 1918. \$48,947,000

**COMBINED STATEMENT FOR FEDERAL RESERVE BANKS**  
WASHINGTON, November 30.—Dis-counted bills held by Federal Reserve Banks with government obligations as security recovered during the week from the recent decline and have reached a total of \$1,412,511,000. The condition of banks at the close of business last night, as shown by the Federal Reserve Board's weekly bank statement, was as follows:

Gold in vault and in transit \$570,928,000  
Gold settlement fund, Fed- eral Reserve Board 395,292,000  
Gold with foreign agencies 5,829,000

Total gold held by banks \$772,049,000  
Gold with Federal reserve agents 1,216,541,000  
Gold redemption fund 76,613,000

Total gold reserves \$2,065,213,000  
Legal tender notes, silver, etc. 55,158,000  
Total reserves \$2,120,371,000  
Bills discounted: Secured by government as ob- ligations 1,412,511,000  
All other 402,684,000  
Bills bought in open mar- ket 375,341,000

Total bills on hand \$2,190,536,000  
U. S. government long- term securities 29,132,000  
U. S. government short- term securities 92,661,000  
All other earning assets 27,000

Total earning assets \$2,312,359,000  
Uncollected items (net of discount) 756,328,000  
Five per cent redemption fund against Federal Re- serve Bank notes 4,621,000  
All other resources 21,309,000

Total resources \$5,194,988,000  
**Liabilities.**  
Capital paid in \$8,072,000  
Surplus 1,134,000  
Government deposits 207,167,000  
Due to members, reserve account 1,488,593,000  
Collection items 602,667,000  
Other deposits, including foreign government

credits 105,894,000

Total gross deposits \$2,404,611,000

Federal reserve notes in actual circulation 2,568,676,000

Federal Reserve Bank notes in circulation, net liability 86,003,000

All other liabilities 54,492,000

Total liabilities \$5,194,988,000

Ratio of total reserves to net deposits and Federal reserve note lia- bilities 69.3 per cent.

Ratio of gold reserves to Federal reserve notes in actual circulation after setting aside 35 per cent against net deposit liabilities 62.8 per cent.

**ORDERLY WITHDRAWAL**

Believed Reports of German Army De- moralization Are Based on Isolated Cases.

By Associated Press.— WITH THE AMERICAN ARMY OF OCCUPATION, November 30.—An American who has just returned from a trip which extended as far as Frankfurt, Germany, says that the withdrawal of the German troops, under direction of Field Marshal von Hindenburg is being conducted in a most orderly manner everywhere, despite reports to the contrary. This man is familiar with military matters generally and says that from his own observations he believes the withdrawal is being carried out perfectly.

Another American who has returned from Germany says that on Wednesday he passed German troops all day. The columns, he says, were in perfect order and there were the usual number of officers with the men. He believes that reports that the Germans are dis- organized are based on a few isolated cases where individuals or small groups have caused trouble.

**NO IMPORTANT CASES**

Grand Jury for United States District Court Will Meet To-Morrow Morning.

To-morrow morning the United States District Court reconvenes in Richmond. The grand jury will meet and a number of criminal cases will be tried. The docket is not a long one and it is probable that the ses- sion will not last more than a week. The term results from the abbreviated October term, which was adjourned on account of influenza.

**The Gift Store That Pleases.**

**For Her!**

**The Priceless Gift For Her Xmas!**

Place this wonderful labor-saver in her kitchen and watch the new look of contentment come to her face—she'll have so much more time for enjoyment, so much less drudgery and work in the hot kitchen! The famous Seller's is the Kitchen Cabinet approved by national cooking authorities. You've been reading the magazine advertising. Now come and see the Seller's "Kitchenaid."

1. Automatic Lowering Flour Bin.
2. Automatic Base Shelf Extender in Lower Cupboard.
3. Anti-Proof Casters.
4. Gravity Door Catches.
5. Porcelain Work-Table.
6. Detailed Joints and Round Corners.
7. False Top in Base—Dust-Proof.
8. All Oak.
9. Oil Hand Rubbed Finish.
10. Withstands Steam in Kitchen.
11. Full Roll Open Front.
12. Roller Bearings for Extension Work-Table.
13. White Enameled Interior, Upper Section.
14. Sanitary Leg Base Construc- tion.
15. Glass Drawer Pulls.

**Gift Suggestions From Jones Bros.:**

Morris Chairs  
Fancy Rockers  
Fancy Tables  
Book Cases  
Telephone Stands  
Electric Lamps

Clocks  
Piano Lamps  
Jardineres and Vases  
Ladies' Desks  
Edison Phonographs  
Etc., Etc.

Hobby Horses  
Bicycles  
Velocipedes

Chairs and Desks  
Baby Carriages  
Doll Furniture

**Jones Bros. & Co.**

In the Low Rent Location,

1418-20 EAST MAIN STREET.

**Special Notice To Christmas Shoppers**

A saving of from 20% to 25% awaits you on your Solid Gold and Sterling Silver purchases. We have on display the largest stock we have ever carried, and in order to reduce same will share our profits with our customers.

**ITEMS ON WHICH YOU CAN SAVE MONEY.**

Cameo Brooches  
Cameo Rings  
Watch Bracelets  
Seth Thomas Clocks  
Sterling Silverware  
Signet Rings

Sheffield Silverware  
Masonic Rings and all other emblems  
Watch Chains  
Comb, Brush and Mirror Sets

Vanity Cases  
Cigarette Cases  
La Vallieres  
Cuff Buttons  
Scarf Pins  
Gentlemen's Watches

We Invite Your Inspection and Comparison.

**Scheer & Son**

Old Reliable Jewelers.

(Established 1887)

1411 East Main Street

Phone Madison 4191.

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**RICHMOND LIVING COST SAID SECOND HIGHEST**

Employees of H. W. Rountree Trunk and Bag Company Settle Wage Dispute.

That the cost of living in Richmond is higher than in any other city of the United States, with the exception of Baltimore, was the statement made yesterday before three representatives of the National War Labor Board who came here to decide the controversy between the H. W. Rountree Trunk and Bag Company and the company's employees. The employees ask that they be paid 60 cents an hour for an eight-hour workday. They claim that this is the rate of wages paid in other leather working industries here. Jesse C. Duke, representing the union labor interests, presented the case of the employees. Wyndham R. Meredith represented the employer. The latter denied that there was a just basis for the complaints and contended

## "Tell Me How To Be Beautiful"

Get Rid of All Pimples, Blackheads and Skin Eruptions. Purify the Blood With Stuart's Calcium Wafers.

TRIAL PACKAGE MAILED FREE



Stuart's Calcium Wafers Surely Do Give a Lovely Complexion.

The reason why Stuart's Calcium Wafers beautify the skin is their natural tendency to seek the surface. The wonderful calcium sulfide is one of the natural constituents of the human body. You must have it to be healthy. It enriches the blood, invigorates skin health, dries up the pimples and boils, eczema and blotches, enables the skin of fine texture to form and become clear, pinkish, smooth as velvet and refined to the point of loveliness and beauty. This is "how to be beautiful." Stop using creams, lotions, powders and bleaches which merely hide for the moment. Get a 50-cent box of Stuart's Calcium Wafers at any drug store to-day.

And if you wish to give them a trial send the coupon below.

**Free Trial Coupon**

F. A. Stuart Co., 737 Stuart Bldg., Marshall, Mich.: Send me at once, by return mail, a free trial package of Stuart's Calcium Wafers.

Name .....

Street .....

City ..... State.....

—Adv.

that the board was without jurisdiction. The question of jurisdiction was taken under advisement and the board representatives went into the merits of the case. The controversy was held in the chamber of the United States District Court and was heard by a large crowd.

After much testimony was heard a

recess was taken, and during this period the employer and employees amiably adjusted their differences.

**Road Building Work Not Suspended.**  
QUANTICO, VA., November 30.—Government work on the roads leading out from Quantico will not be suspended, at least not for some time. A con-

tract has been let by the Navy Depart-

ment to a construction company for

road improvements out from this place

and work has already been commenced.

**Now is the Time to Economize.**

Use Times-Dispatch Want Ads liber-

ally to fill your wants. It will save

you time and money. Call Randolph 1.

**FW Dabney & Co**

FINE SHOES

BROAD AT 5TH

RICHMOND, VA.

## "Sacrifice Sale!"

All This Week of \$8 and \$9 Military Boots—Delayed Shipment

\$8 and \$9  
Boots—

\$5.95



Here's just the event you've been waiting for!—an offering including the very newest, most wanted styles, in a complete range of sizes and widths. All these goods just unpacked (delayed delivery) and offered at reductions that will pack the store all week.

**This Week Only!**

Your Chance to Save \$2.05 to \$3.05

There are new Gray Kid Military Walking Boots, with fabric tops to match. Also Brown Kid Boots, with fabric tops to match. Another lot consists of Allover Dark Mahogany Boots (all sizes).

In still another lot we offer the latest Dark Mahogany Calf Military Boots, with cloth as well as Nubuck tops to match; imitation straight tips, light welt soles and military heels.

**Sale Opens**